

addition thereto. Upon any sale of said property under this mortgage, whether under the above assent to a decree or under the above power of sale, the proceeds of sale shall be applied as follows, to wit: first, to the payment of all expenses incident to said sale, including a counsel fee of FIFTY Dollars for conducting the proceedings; and also a commission to the party making said sale equal to the commission allowed trustees for making sales of property under decree of a court of equity in Maryland; second, to the payment of all claims of the Mortgagee, its successors or assigns hereunder, whether or not the same shall have then matured; third, to the reimbursement of the Veterans Administration for any sums paid by it on account of the guaranty or insurance of the indebtedness secured hereby; and fourth, the balance, if any, to the said Mortgagors, their heirs, or personal representatives or assigns.

~~It is hereby agreed that the loan is secured by a guaranty or insurance under the Servicemen's Readjustment Act, as amended, and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties, and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto. Provided that if such indebtedness be guaranteed under Sec. 512 of said Act, the regulations in effect when the loan becomes guaranteed shall apply.~~

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the Mortgagor(s) on the day and year first above written.

Witness: (As to both)

Byron W. Thompson
Byron W. Thompson

Francis B. Young [SEAL]
Francis B. Young

Jane I. Young [SEAL]
Jane I. Young [SEAL]

STATE OF MARYLAND, FREDERICK COUNTY to wit:

I HEREBY CERTIFY, That on this 1st day of April, 1960, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County - - - - - aforesaid, personally appeared FRANCIS B. YOUNG and JANE I. YOUNG, his wife, - - - - - the above named Mortgagors, and - - - - - they - - - - - acknowledged the foregoing mortgage to be - - - - - their respective - - - - - act.

~~I hereby certify that the above named Mortgagors, personally appeared before me, and acknowledged the foregoing mortgage to be their respective act, and that the consideration of said mortgage is true and bona fide as therein set out; and also made oath that he is the Agent of the Mortgagee and is duly authorized to make this affidavit.~~

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid.

Ruth G. Zimmerman
Ruth G. Zimmerman Notary Public
STATE OF MARYLAND, BALTIMORE COUNTY, TO WIT:
I HEREBY CERTIFY, that on this 18th day of March, 1960, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared FRANK C. McHENRY, Loan Guaranty Officer, the Agent of the within Mortgagee, and made oath in due form of law that the consideration of said Mortgage is true and bona fide as therein set out; and also made oath that he is the Agent of the Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and notarial seal.

Milton M. Hackerman
MILTON M. HACKERMAN, Notary Public

My commission expires: May 1, 1961

